

jd This Instrument Prepared by and Return To:
Bernhardt Law Firm
1669 Kirby Parkway, Suite 100
Memphis, TN 38120

OK 7/31/09 9:07:26
OK DK P BK 133 PG 192
OK DESOTO COUNTY, MS
OK W.E. DAVIS, CH CLERK

90-753-6300

SPECIFIC DURABLE POWER OF ATTORNEY

**STATE OF TENNESSEE
COUNTY of SHELBY**

Know all men by these presents, that I, **Margarita Cruz**, a resident of _____
County, California, the undersigned, do hereby make, constitute and appoint my daughter, **Celina
Martinez**, a resident of **Shelby County, Tennessee**, as my true and lawful attorney-in-fact, for me and
my name, place and stead, and on my behalf, and for my use and benefit:

To sign on behalf of me any and all documents effecting the purchase of the real property
municipally numbered and known as **9360 Huron Drive, Olive Branch, Mississippi 38654**, being
more particularly described as follows:

Lot 220, The Plantation, Phase 2, Section D, Plantation Lakes Subdivision, Located in Section 22,
Township 1, Range 6 West, recorded on plat of record at Plat Book 52, Page 23, in the Office of the
Chancery Clerk of DeSoto County, Mississippi, to which reference is hereby made for a more particular
description of said property.

Said documents are to include, but not be limited to contract, Deeds of Trust, Notes, Affidavits,
Guaranties, settlement sheets, and/or any other documents required by the mortgage lender, the title
company or closing agent with regards to the closing of the above improved real property.

The rights, powers and authority of said attorney-in-fact herein granted shall commence and be
in full force and effect upon the date of execution of this Power of Attorney, and such rights, powers and
authority shall remain in full force and effect thereafter until such time as the real estate closing
transaction is completed, all documents signed and recorded or until this power of attorney is cancelled in
writing, whichever event shall first occur.

This power of attorney shall not be affected by our disability and the authority hereby conferred
shall be exercisable notwithstanding our later disability or incapacity or uncertainty as to whether or not
we are dead or alive.

Except as to persons having actual knowledge of a modification or termination of this power of
attorney, the recordation of this instrument or a copy hereof, in any land records or other appropriate
records shall be conclusive as to the authority of the person designated herein to perform the functions
and exercise the powers herein granted as to any such act performed prior to the date a modification or
revocation hereof shall have been filed for record in the appropriate records in the county wherein the
land or any part thereof is situated.

Dated this 21 day of July, 2009.

Margarita Cruz
Margarita Cruz

STATE OF California
COUNTY OF Los Angeles

Before me, a Notary Public in and for said Country, duly commissioned and qualified, personally
appeared **Margarita Cruz**, to me known (or proved to me on the basis of satisfactory evidence) to be
the person described in and who executed the foregoing instrument and acknowledged that she executed
the same for purposes therein contained and of her own free act and deed.

WITNESS my hand and Notarial Seal at office this 21st day of July, 2009.

[Signature]
Notary Public **Osvaldo Casio**

My commission expires:
02/08/2013

